

Debtor 1 Trinh Diem Huynh

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Georgia

Case number 15-10844-AEC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust, N.A., as Trustee of Bungalow Series F Trust Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 0 5 1 3

Property address: 700 Riverchase Ln.
Number Street

Albany, GA 31701
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 10/01/2020
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: 10/01/20 through 02/01/21 @ \$1,961.69 each (a) \$ 9,808.45
- b. Total fees, charges, expenses, escrow, and costs outstanding: Suspense -35.52 + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ 9,772.93

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 10/01/2020
MM / DD / YYYY

Debtor 1 Trinh Diem Huynh
First Name Middle Name Last Name

Case number (if known) 15-10844-AEC

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

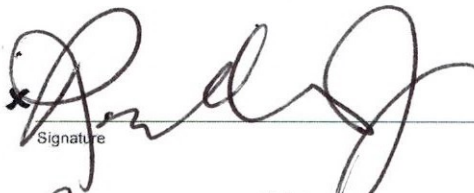
The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.


Signature

Date 2, 2, 2021

Print

Raymond Valberrama Jr
First Name Middle Name Last Name

Title Asst Vice President

Company

BSI FINANCIAL SERVICES

If different from the notice address listed on the proof of claim to which this response applies:

Address

Number Street

City State ZIP Code

Contact phone () -

Email



| Loan Information | |
|---------------------|-------------------------|
| Loan # | : |
| Borrower | Huyth |
| BC Case # | 15-10844 |
| Date Filed | 7/6/2015 |
| First Post Petition | |
| Due Date | 8/1/2015 |
| POC Covers | 01/01/2014 - 07/01/2015 |

| Payment Changes | | | | |
|-----------------|------------|----------|------------|--------------|
| Date | P&I | Escrow | Total | Notice Filed |
| 8/1/2015 | \$879.17 | \$548.13 | \$1,427.30 | POC |
| 1/1/2016 | \$879.17 | \$557.03 | \$1,436.20 | NOPC |
| 2/1/2017 | \$879.17 | \$582.98 | \$1,462.15 | NOPC |
| 2/1/2018 | \$1,021.39 | \$582.98 | \$1,604.37 | NOPC |
| 12/1/2019 | \$1,076.43 | \$885.26 | \$1,961.69 | NOPC |
| | | \$0.00 | | |

| Date | Amount Rcvd | Post Pet Due Date | Contractual Due Date | Amt Due | Over/Short | Suspense Credit | Suspense Debit | Suspense Balance | APO Credit | APO Debit | APO Suspense Balance | APO Paid to Date | POC Arrears Credit | POC Debit | POC Suspense Balance | POC Paid to Date | Comments |
|------------|---|-------------------|----------------------|------------|-------------|-----------------|----------------|------------------|------------|-----------|----------------------|------------------|--------------------|-----------|----------------------|------------------|----------|
| 5/24/2016 | MFR Filed & APO entered for missed pmts 01/01/2016 - 05/01/2016; Total MFR \$8007.06; Add'l Slip pmts IAO \$1334.50 to be made from 06/15/16 - 11/15/16; Regular pmt to commence on 06/01/2016 | | | | | | | | | | | | | | | | |
| 5/31/2016 | \$1,449.07 | 6/1/2016 | | \$1,436.20 | \$12.87 | \$12.87 | | \$0.00 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 6/17/2016 | \$1,449.07 | 7/1/2016 | | \$1,436.20 | \$12.87 | \$12.87 | | \$25.74 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 6/30/2016 | \$1,449.07 | 8/1/2016 | | \$1,436.20 | \$12.87 | \$12.87 | | \$38.61 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 7/31/2016 | \$1,449.07 | 9/1/2016 | | \$1,436.20 | \$12.87 | \$12.87 | | \$51.48 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 9/22/2016 | \$500.00 | Suspense | | \$500.00 | \$500.00 | | | \$551.48 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 9/30/2016 | \$500.00 | Suspense | | \$500.00 | \$500.00 | | | \$1,051.48 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 10/7/2016 | \$500.00 | | | \$1,436.20 | \$936.20 | | \$936.20 | \$115.28 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 11/16/2016 | \$1,000.00 | Suspense | | \$1,000.00 | \$1,000.00 | | | \$1,115.28 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 11/21/2016 | \$550.93 | 11/1/2016 | | \$1,436.50 | -\$885.57 | | \$885.57 | \$229.71 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 11/23/2016 | \$700.00 | Suspense | | \$700.00 | \$700.00 | | | \$929.71 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 11/25/2016 | \$700.00 | 12/1/2016 | | \$1,436.50 | -\$736.50 | | \$736.50 | \$193.21 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 12/1/2016 | \$700.00 | 1/1/2017 | | \$1,436.20 | -\$736.20 | | \$736.20 | -\$542.99 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 12/28/2016 | \$749.07 | Suspense | | \$749.07 | \$749.07 | | | \$206.08 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 2/10/2017 | \$1,449.07 | 2/1/2017 | | \$1,462.15 | \$13.08 | | \$13.08 | \$193.00 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 2/28/2017 | \$1,462.15 | 3/1/2017 | | \$1,462.15 | \$0.00 | | | \$193.00 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 4/14/2017 | \$1,462.15 | 4/1/2017 | | \$1,462.15 | \$0.00 | | | \$193.00 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 5/12/2017 | \$1,462.15 | 5/1/2017 | | \$1,462.15 | \$0.00 | | | \$193.00 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 6/15/2017 | \$1,436.20 | 6/1/2017 | | \$1,462.15 | -\$25.95 | | \$25.95 | \$167.05 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 7/7/2017 | \$1,462.15 | 7/1/2017 | | \$1,462.15 | \$0.00 | | | \$167.05 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 7/20/2017 | \$1,143.10 | 8/1/2017 | | \$1,462.15 | -\$319.05 | | | \$167.05 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 8/10/2017 | \$1,126.95 | 9/1/2017 | | \$1,462.15 | -\$335.20 | | | \$167.05 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 5/9/2018 | \$1,138.50 | 10/1/2017 | | \$1,462.15 | -\$323.65 | | | \$167.05 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 6/13/2018 | \$1,136.04 | | | | \$1,136.04 | \$1,136.04 | | \$1,303.09 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 1/10/2018 | \$1,462.15 | 11/1/2017 | | \$1,462.15 | \$0.00 | | | \$1,303.09 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| | APO entered 2/8/19 covering 12/1/17-2/1/19 IAO \$25,113.39. Lump sum due IAO \$51,000.00. Slip payments due 2/15/19 9/15/20 IAO \$1,000.00 and final slip payment due 10/15/20 IAO \$113.39. Regular resume 3/1/19. | | | | | | | | | | | | | | | | |
| | | | | | | | | \$0.00 | | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 3/4/2019 | \$5,000.00 | INSTANTER | | \$5,000.00 | \$0.00 | | | \$0.00 | \$5,000.00 | | \$0.00 | \$0.00 | | | \$0.00 | \$0.00 | |
| 3/27/2019 | \$2,653.67 | | APO 2/15 | \$1,000.00 | \$1,653.67 | \$1,653.67 | | \$1,653.67 | \$1,000.00 | | \$5,000.00 | \$5,000.00 | | | \$0.00 | \$0.00 | |
| 3/27/2019 | | 3/1/2019 | REG PMT | \$1,604.37 | -\$1,604.37 | | \$1,604.37 | \$49.30 | | | \$6,000.00 | \$6,000.00 | | | \$0.00 | \$0.00 | |
| 4/1/2019 | \$2,690.47 | | | \$2,690.47 | \$2,690.47 | | | \$2,739.77 | | | \$6,000.00 | \$6,000.00 | | | \$0.00 | \$0.00 | |
| 4/1/2019 | | 4/1/2019 | REG PMT | \$1,604.37 | -\$1,604.37 | | \$1,604.37 | \$1,135.40 | \$1,000.00 | | \$7,000.00 | \$7,000.00 | | | \$0.00 | \$0.00 | |
| 4/1/2019 | | APO 3/15 | | \$1,000.00 | -\$1,000.00 | | \$1,000.00 | \$135.40 | | | \$7,000.00 | \$7,000.00 | | | \$0.00 | \$0.00 | |
| 4/30/2019 | \$2,653.67 | 5/1/2019 | REG PMT | \$1,604.37 | \$1,049.30 | \$1,049.30 | | \$1,184.70 | | | \$7,000.00 | \$7,000.00 | | | \$0.00 | \$0.00 | |
| 4/30/2019 | | APO 4/15 | | \$1,000.00 | -\$1,000.00 | | \$1,000.00 | \$184.70 | \$1,000.00 | | \$8,000.00 | \$8,000.00 | | | \$0.00 | \$0.00 | |
| 5/29/2019 | \$2,653.57 | | | \$2,653.57 | \$2,653.57 | | | \$2,838.27 | | | \$8,000.00 | \$8,000.00 | | | \$0.00 | \$0.00 | |
| 5/29/2019 | | 6/1/2019 | REG PMT | \$1,604.37 | -\$1,604.37 | | \$1,604.37 | \$1,233.90 | | | \$8,000.00 | \$8,000.00 | | | \$0.00 | \$0.00 | |
| 5/29/2019 | | APO 5/15 | | \$1,000.00 | -\$1,000.00 | | \$1,000.00 | \$233.90 | \$1,000.00 | | \$9,000.00 | \$9,000.00 | | | \$0.00 | \$0.00 | |
| 7/2/2019 | \$2,653.57 | | | \$2,653.57 | \$2,653.57 | | | \$2,887.47 | | | \$9,000.00 | \$9,000.00 | | | \$0.00 | \$0.00 | |
| 7/2/2019 | | 7/1/2019 | REG PMT | \$1,604.37 | -\$1,604.37 | | \$1,604.37 | \$283.10 | \$1,000.00 | | \$10,000.00 | \$10,000.00 | | | \$0.00 | \$0.00 | |
| 7/31/2019 | \$2,653.57 | | | \$2,653.57 | \$2,653.57 | | | \$2,936.67 | | | \$10,000.00 | \$10,000.00 | | | \$0.00 | \$0.00 | |
| 7/31/2019 | | APO 7/15 | | \$1,000.00 | -\$1,000.00 | | \$1,000.00 | \$1,936.67 | \$1,000.00 | | \$11,000.00 | \$11,000.00 | | | \$0.00 | \$0.00 | |
| 9/4/2019 | \$2,653.57 | 8/1/2019 | REG PMT | \$1,604.37 | \$1,049.20 | \$1,049.20 | | \$2,985.87 | | | \$11,000.00 | \$11,000.00 | | | \$0.00 | \$0.00 | |
| 9/4/2019 | | APO 8/15 | | \$1,000.00 | -\$1,000.00 | | \$1,000.00 | \$1,985.87 | \$1,000.00 | | \$12,000.00 | \$12,000.00 | | | \$0.00 | \$0.00 | |
| 10/2/2019 | \$1,952.95 | 9/1/2019 | REG PMT | \$1,604.37 | \$348.58 | \$348.58 | | \$2,334.45 | | | \$12,000.00 | \$12,000.00 | | | \$0.00 | \$0.00 | |
| 10/2/2019 | \$1,000.00 | APO 9/15 | | \$1,000.00 | \$0.00 | | | \$2,334.45 | \$1,000.00 | | \$13,000.00 | \$13,000.00 | | | \$0.00 | \$0.00 | |
| 11/5/2019 | \$1,653.67 | 10/1/2019 | REG PMT | \$1,604.37 | \$49.30 | \$49.30 | | \$2,383.75 | | | \$13,000.00 | \$13,000.00 | | | \$0.00 | \$0.00 | |
| 11/5/2019 | \$1,000.00 | APO 10/15 | | \$1,000.00 | \$0.00 | | | \$2,383.75 | \$1,000.00 | | \$14,000.00 | \$14,000.00 | | | \$0.00 | \$0.00 | |
| 11/5/2019 | | 11/1/2019 | REG PMT | \$1,604.37 | -\$1,604.37 | | \$1,604.37 | \$779.38 | | | \$14,000.00 | \$14,000.00 | | | \$0.00 | \$0.00 | |
| 11/12/2019 | \$1,653.67 | APO 11/15 | | \$1,000.00 | \$653.67 | \$653.67 | | \$1,433.05 | \$1,000.00 | | \$15,000.00 | \$15,000.00 | | | \$0.00 | \$0.00 | |
| 12/6/2019 | \$1,961.69 | 12/1/2019 | REG PMT | \$1,961.69 | \$0.00 | | | \$1,433.05 | | | \$15,000.00 | \$15,000.00 | | | \$0.00 | \$0.00 | |
| 12/10/2019 | \$1,000.00 | APO 12/15 | | \$1,000.00 | \$0.00 | | | \$1,433.05 | \$1,000.00 | | \$16,000.00 | \$16,000.00 | | | \$0.00 | \$0.00 | |
| 1/2/2020 | \$1,961.69 | 1/1/2020 | REG PMT | \$1,961.69 | \$0.00 | | | \$1,433.05 | | | \$16,000.00 | \$16,000.00 | | | \$0.00 | \$0.00 | |
| 1/2/2020 | | APO 1/15 | | \$1,000.00 | -\$1,000.00 | | \$1,000.00 | \$433.05 | \$1,000.00 | | \$17,000.00 | \$17,000.00 | | | \$0.00 | \$0.00 | |
| 2/13/2020 | \$1,961.69 | 2/1/2020 | REG PMT | \$1,961.69 | \$0.00 | | | \$433.05 | | | \$17,000.00 | \$17,000.00 | | | \$0.00 | \$0.00 | |
| 2/13/2020 | \$1,000.00 | APO 2/15 | | \$1,000.00 | \$0.00 | | | \$433.05 | \$1,000.00 | | \$18,000.00 | \$18,000.00 | | | \$0.00 | \$0.00 | |
| 3/17/2020 | \$1,961.69 | 3/1/2020 | REG PMT | \$1,961.69 | \$0.00 | | | \$433.05 | | | \$18,000.00 | \$18,000.00 | | | \$0.00 | \$0.00 | |
| 6/15/2020 | \$1,961.69 | APO 3/15 | | \$1,000.00 | \$961.69 | \$961.69 | | \$1,394.74 | \$1,000.00 | | \$19,000.00 | \$19,000.00 | | | \$0.00 | \$0.00 | |
| 7/7/2020 | \$1,961.69 | 4/1/2020 | REG PMT | \$1,961.69 | \$0.00 | | | \$1,394.74 | | | \$19,000.00 | \$19,000.00 | | | \$0.00 | \$0.00 | |
| 7/7/2020 | | APO 4/15 | | \$1,000.00 | -\$1,000.00 | | \$1,000.00 | \$394.74 | \$1,000.00 | | \$20,000.00 | \$20,000.00 | | | \$0.00 | \$0.00 | |
| 7/28/2020 | \$1,000.00 | | | | \$1,000.00 | \$1,000.00 | | \$1,394.74 | | | \$20,000.00 | \$20,000.00 | | | \$0.00 | \$0.00 | |
| 8/12/2020 | \$1,961.69 | 5/1/2020 | REG PMT | \$1,961.69 | \$0.00 | | | \$1,394.74 | | | \$20,000.00 | \$20,000.00 | | | \$0.00 | \$0.00 | |
| 8/12/2020 | \$1,000.00 | APO 5/15 | | \$1,000.00 | \$0.00 | | | \$1,394.74 | \$1,000.00 | | \$21,000.00 | \$21,000.00 | | | \$0.00 | \$0.00 | |
| 9/15/2020 | \$1,961.69 | 6/1/2020 | REG PMT | \$1,961.69 | \$0.00 | | | \$1,394.74 | | | \$21,000.00 | \$21,000.00 | | | \$0.00 | \$0.00 | |
| 9/15/2020 | \$1,000.00 | APO 6/15 | | \$1,000.00 | \$0.00 | | | \$1,394.74 | \$1,000.00 | | \$22,000.00 | \$22,000.00 | | | \$0.00 | \$0.00 | |
| 11/9/2020 | \$1,961.69 | 7/1/2020 | REG PMT | \$1,961.69 | \$0.00 | | | \$1,394.74 | | | \$22,000.00 | \$22,000.00 | | | \$0.00 | \$0.00 | |
| 11/9/2020 | \$1,000.00 | APO 7/15 | | \$1,000.00 | \$0.00 | | | \$1,394.74 | \$1,000.00 | | \$23,000.00 | \$23,000.00 | | | \$0.00 | \$0.00 | |
| 12/8/2020 | \$1,961.69 | 8/1/2020 | REG PMT | \$1,961.69 | \$0.00 | | | \$1,394.74 | | | \$23,000.00 | \$23,000.00 | | | \$0.00 | \$0.00 | |
| 1/5/2021 | \$1,715.86 | APO 8/15 | | \$1,000.00 | \$715.86 | \$715.86 | | \$2,110.60 | \$1,000.00 | | \$24,000.00 | \$24,000.00 | | | \$0.00 | \$0.00 | |
| 1/5/2021 | \$1,000.00 | 9/1/2020 | REG PMT | \$1,961.69 | -\$961.69 | | \$961.69 | \$1,148.91 | | | \$24,000.00 | \$24,000.00 | | | \$0.00 | \$0.00 | |

[illegible]

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing was sent (1) via electronic notice to parties who are ECF Filers and Consenting Users, (2) via electronic notice to ECF Filers and Consenting Users who represent parties, and (3) via the United States Postal Service to all other interested parties at their addresses shown below.

Kristin Hurst, Esq.
Chapter 13 Trustee
Via Electronic Notice

Kenneth W. Revell, Esq.
Attorney for Debtor
Via Electronic Notice

Trinh Diem Huynh
700 Riverchase Ln.
Albany, GA 31701

This 2nd day of February, 2021.

/s/ Marc E. Ripps
Marc E. Ripps
Georgia Bar No. 606515

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Norcross, GA 30010-3533
(770) 448-5377
Email: meratl@aol.com